

Table I. A. 2. a(2001) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	30.7%	12.3%	27.5%	75.5%	12.0%	58.3%
<b>Industry group **</b>						
Agric., fish., forest.	12.8%	9.0%	32.7% *	86.7%	8.2% *	49.3%
Mining and manufacturing	26.9%	10.4%	40.9%	78.5%	8.5%	54.6%
Construction	19.1%	16.7%	32.2%	73.2%	16.7%	39.5%
Utilities and transp.	38.3%	9.4% *	39.1%	85.5%	9.2% *	69.0%
Wholesale trade	30.4%	11.9%	46.2%	82.5%	11.6%	63.5%
Fin. svcs. and real est.	45.2%	10.5%	21.1%	78.7%	10.1%	67.0%
Retail trade	40.2%	11.7%	25.5%	76.7%	11.4%	64.0%
Professional services	22.0%	10.7%	25.4%	70.3%	10.2%	52.1%
Other Services	29.8%	14.6%	22.1%	70.2%	14.8%	49.7%
<b>Ownership</b>						
For profit, incorporated	33.4%	11.2%	30.1%	77.6%	10.8%	62.2%
For profit, unincorporated	15.1%	11.3%	21.9%	60.2%	11.1%	38.1%
Nonprofit	22.7%	20.2%	20.6%	44.4%	20.6%	26.5%
Unknown	72.4%	19.0% *	37.6% *	75.9%	26.8% *	73.4%
<b>Age of firm</b>						
Less than 5 years	12.3%	10.4%	16.6%	52.7%	10.3%	27.6%
5-9 years	13.8%	10.6%	20.6% *	51.0%	10.5%	32.4%
10-19 years	15.1%	11.8%	21.4%	53.4%	11.3%	31.9%
20 or more years	32.7%	13.5%	29.3%	78.1%	13.2%	56.3%
Unknown	75.8%	40.0% *	40.8%	77.3%	44.4% *	76.0%
<b>Multi/single status</b>						
2 or more locations	57.3%	14.7%	28.6%	75.7%	14.1%	62.5%
1 location only	12.3%	12.0%	21.6%	39.0%	11.8%	19.1%
<b>Percent full-time employees</b>						
Less than 25%	33.4%	17.1%	19.7%	70.6%	18.5%	49.1%
25-49%	36.5%	10.7%	16.2%	74.7%	10.6%	58.7%
50-74%	27.7%	9.8%	26.9%	71.7%	9.6%	54.8%
75% or more	30.5%	12.6%	29.7%	76.8%	12.2%	59.8%
<b>Union presence</b>						
No union employees	26.5%	11.5%	27.2%	71.2%	11.2%	53.2%
Has union employees	69.3%	32.8%	30.4%	90.9%	35.2%	80.6%
Unknown	67.9%	21.7%	32.2%	86.0%	20.5%	81.3%
<b>Percent low wage employees **</b>						
50% or more low wage	27.9%	13.4%	22.7%	73.3%	13.2%	47.1%
Less than 50% low wage	20.6%	11.8%	30.4%	75.1%	11.4%	48.6%
Unknown	69.9%	19.3%	30.3%	76.5%	17.6%	74.6%

Source: Agency for Health Care Policy and Research, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component  
 Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

Table I. A. 2. a(2001) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.67%	0.56%	1.06%	1.07%	0.57%	0.90%
<b>Industry group **</b>						
Agric., fish., forest.	2.12%	2.46%	10.89% *	8.30%	2.50% *	9.37%
Mining and manufacturing	1.56%	1.17%	4.05%	1.42%	1.42%	2.53%
Construction	1.25%	1.43%	7.28%	8.01%	1.52%	4.55%
Utilities and transp.	2.33%	3.19% *	9.00%	2.91%	3.52% *	3.69%
Wholesale trade	2.33%	1.60%	4.00%	3.45%	1.61%	3.11%
Fin. svcs. and real est.	1.50%	1.59%	4.68%	2.05%	1.86%	1.70%
Retail trade	1.22%	1.07%	3.67%	1.93%	1.11%	1.69%
Professional services	1.00%	0.50%	3.06%	4.20%	0.53%	2.81%
Other Services	1.25%	0.95%	2.00%	2.56%	1.08%	2.51%
<b>Ownership</b>						
For profit, incorporated	0.90%	0.65%	1.46%	1.02%	0.61%	1.06%
For profit, unincorporated	1.75%	1.32%	3.53%	7.20%	1.38%	4.93%
Nonprofit	0.82%	1.23%	2.17%	2.78%	1.30%	1.37%
Unknown	3.21%	13.34% *	14.60% *	2.51%	13.52% *	2.85%
<b>Age of firm</b>						
Less than 5 years	1.29%	1.40%	4.76%	8.56%	1.52%	4.86%
5-9 years	0.98%	0.95%	6.39% *	4.73%	1.05%	1.97%
10-19 years	0.90%	0.89%	3.45%	4.38%	0.89%	2.08%
20 or more years	1.06%	0.69%	1.75%	1.53%	0.75%	1.16%
Unknown	1.16%	12.43% *	9.10%	1.18%	14.28% *	1.10%
<b>Multi/single status</b>						
2 or more locations	0.89%	1.10%	1.19%	1.08%	1.26%	1.01%
1 location only	0.53%	0.55%	2.69%	4.56%	0.58%	1.39%
<b>Percent full-time employees</b>						
Less than 25%	3.49%	2.92%	4.81%	4.75%	3.26%	4.32%
25-49%	2.87%	1.66%	3.36%	2.58%	1.83%	2.94%
50-74%	0.96%	0.45%	3.93%	2.42%	0.50%	1.27%
75% or more	0.83%	0.66%	1.29%	1.16%	0.65%	1.02%
<b>Union presence</b>						
No union employees	0.59%	0.56%	1.02%	0.86%	0.57%	0.82%
Has union employees	2.89%	4.44%	4.58%	1.91%	4.88%	2.27%
Unknown	3.42%	4.57%	8.78%	3.46%	5.09%	3.65%
<b>Percent low wage employees **</b>						
50% or more low wage	1.01%	0.74%	1.16%	2.23%	0.84%	1.56%
Less than 50% low wage	0.81%	0.79%	1.70%	2.53%	0.76%	1.41%
Unknown	1.45%	4.61%	7.14%	1.53%	5.00%	1.52%

Source: Agency for Health Care Policy and Research, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component  
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